WHAT IS CLAIMED IS:

1. A graphical user interface (GUI) instantiated by computer software for generating a file from text data entered into selected ones of N fields in the GUI, wherein the selected ones of the N fields which accept text data are determined responsive to text entered into a first predetermined one of the N fields, and wherein N is an integer greater than 2.

2. The GUI as recited in claim 1, wherein the first portion of the selected ones of the N fields are automatically filled in when the text is entered into the first predetermined one of the N fields.

3. The GUI as recited in claim 1, wherein the selected ones of the N fields is further limited responsive to text entry into a second predetermined one of the N fields.

4. The GUI as recited in claim 3, wherein the first predetermined one of the N fields accepts a payer name, and wherein the second predetermined on of the N fields accepts a CPT code.

5. A combination of storage media storing computer readable instructions for permitting non-networked computers to cooperate synergistically, comprising:

a first storage medium storing computer readable instructions for permitting a first computer system to generate a form including N fields, to receive textual data as field data in selected ones of the N fields, to assemble said field data and a corresponding digitized attachment into a first file and to transmit the first file to a second computer system via a communications channel;

a second storage medium storing computer readable instructions for permitting the second computer system to receive said first file via the communications channel, to display the corresponding digitized attachment on a second screen of the second computer system, and to transfer said field data to a third computer operatively connected to the second computer; and

a third storage medium storing computer readable instructions for permitting the third computer system to receive said field data from said second computer, to display said field data on a third screen of the third computer system and to generate a second file including portions of said field data extracted from said first file,

wherein the selected ones of the N fields which accept text data are determined responsive to text entered into a first predetermined one of the N fields, and

wherein N is an integer greater than 2.

6. The combination as recited in claim 5, wherein the selected ones of the N fields is further limited responsive to text entry into a second predetermined one of the N fields.

7. The combination as recited in claim 6, wherein the first predetermined one of the N fields accepts a payer name, and wherein the second predetermined on of the N fields accepts a CPT code.

8. The combination as recited in claim 5, wherein said digitized attachment is a digitized x-ray.

9. The combination as recited in claim 5, wherein said instructions in said second and said third storage media permit said field data, said digitized attachment and said second file to be simultaneously displayed.

10. A method for operating a computer system including first, second and third computers, each of said first, second and third computers including a memory, an input device, and a display, respectively, said first and said second computers being connected to one another by modems and a common communication line, and said first computer including a digitizing device, said method comprising the steps of:

(a) retrieving a first form including N fields from storage in the first computer's memory and displaying said first form on the first computer's display;

(b) selecting M of the N fields responsive to text entry into a first predetermined one of the N fields;

(c) writing first field data to said first form using the first computer's input device;

(d) digitizing a patient's x-ray to thereby generate a digitized x-ray;

(e) combining said digitized x-ray and said first form so as to generate an attachment integrated file;

(f) transmitting said attachment integrated file to the second computer;

(g) transmitting said first field data from said second computer to said third computer;

(h) generating a second form upon receipt of said attachment integrated file, said first and second forms containing at least a portion of said first field data;

(i) displaying said first form, said second form and an image corresponding to said digitized x-ray on respective displays of said third computer and said second computer;

(j) writing second field data to said second form using said third computer's input device;

(k) transmitting said first and second field data corresponding to second form back to the first computer,

wherein M and N are both integers greater than 2.

11. The method as recited in claim 10, wherein the selected ones of the M fields is further limited responsive to text entry into a second predetermined one of the N fields.

12. The method as recited in claim 11, wherein the first predetermined one of the N fields accepts a payer name, and wherein the second predetermined on of the N fields accepts a CPT code.

13. The method as recited in Claim 10, further comprising the steps of:

(l) receiving said first and second field data corresponding to said second form on the first computer;

(m) reconstructing and displaying said second form on the first computer's display;

(n) adding completion data to said second form using the first computer's input device to thereby convent said second form into a third form; and

(o) transmitting said first and second field data and said completion data corresponding to said third form from the first computer to a selected one of said second and third computers.

14. The method as recited in Claim 10, further comprising the steps of:

(p) receiving said first and second field data corresponding to said second form on the first computer;

(q) generating a third form responsive to receipt of said first and second field data corresponding to said second form;

(r) automatically transferring selected portions of said first and second filed data to said third form;

(s) entering completion data into said third form using the first computer's input device; and

(t) transmitting said selected portions of said first and second field data and said completion data corresponding to said third form from the first computer to a selected one of said second and third computers.

15. The method as recited in Claim 10, wherein said step (f) comprises the steps of:

(f)(i) transmitting said attachment integrated claim application to an on-line service; and

(f)(ii) transmitting said attachment integrated claim application from said on-line service to the second computer.

16. The method as recited in Claim 10, wherein said step (j) comprises the steps of:

(j)(i) transmitting said second form to an on-line service; and

(j)(ii) transmitting said second form from said on-line service to the first computer.

17. The method as recited in Claim 10, wherein:

said attachment integrated claim application is a Prior Approval Claim application;

said digitized x-ray comprises one field of said attachment integrated claim application; and

said second form is a Predetermination form.

18. A combination of storage media which store computer readable instructions for permitting M x (N x R) non-networked computers to form a coherent system, comprising:

M first storage medium storing computer readable instructions for permitting each of M first computer systems to receive textual data as field data, to assemble said field data and a corresponding digitized attachment into a first file and to transmit the first file to a selected second computer system and a selected third computer system via at least one communications channel;

N second storage medium storing computer readable instructions for permitting the selected second computer system of N second computer systems to receive said first file via at least one communications channel, and to display the corresponding digitized attachment on a second screen of the selected second computer system; and

R third storage medium storing computer readable instructions for permitting the selected third computer system of R third computer systems to receive said field data of said first file via the at least one communications channel, and to display said field data on a third screen of the selected third computer system,

wherein:

M, N, and R are each a positive integer greater than one,

said selected second computer system and the selected third computer are selected by one of the M first computer systems responsive to address information included in the field data in the first file, and

multiple items in the field data is selected by diagnostic code included in the field data.

19. The combination as recited in claim 18, wherein:

the M first storage medium store computer readable instructions permit each of the M first computer systems to receive additional textual data as additional field data, to assemble said additional field data and a corresponding digitized attachment into a second file and to transmit the second file to a second alternate computer system and a third alternative computer system via at lease one communications channel;

the N second storage medium store computer readable instructions which permit the second alternative computer system of N second computer systems to receive said second file via the first communications channel, and to display the corresponding digitized attachment on a fourth screen of the second alternative computer system; and

the R third storage medium stores computer readable instructions which permit the third alternative computer system of R third computer systems to receive said additional field data of second file via said the at least one communications channel, and to display said additional field data on a fifth screen of the third alternative computer system; and

the selected second and third computer systems and the second and third alternate computer systems are designated when the field data and the additional field data are entered in the dynamic claim form, respectively.

20. The combination as recited in claim 18, wherein the communication channel further comprises:

a first communications channel operatively coupling the first and second computer systems; and

a second communication channel operatively coupling the first and third computer systems.

21. The combination as recited in claim 18, wherein said communications channel further comprises a first communications channel, a clearing house server, and a

second communications channel, arranged in the recited order, operatively coupling the first computer system to the second and third computer systems.

22. The combination as recited in claim 21, wherein the communications channel further comprises a third communications channel operatively coupling the second and third computer systems.

23. A graphical user interface (GUI) instantiated by computer software for generating a file transmittable to a selected one of M recipients from text data entered into selected ones of N fields in the GUI, wherein:

the selected ones of the N fields which accept text data are determined responsive to text entered into a first predetermined one of the N fields,

the computer software is updated as the respective file requirements of the M recipients change, and

N is an integer greater than 2.

24. The GUI as recited in claim 23, wherein the first portion of the selected ones of the N fields are automatically filled in when the text is entered into the first predetermined one of the N fields.

25. The GUI as recited in claim 23, wherein the selected ones of the N fields is further limited responsive to text entry into a second predetermined one of the N fields.

26. The GUI as recited in claim 25, wherein the first predetermined one of the N fields accepts a payer name, and wherein the second predetermined on of the N fields accepts a CPT code.

27. The GUI as recited in claim 26, wherein the computer software is automatically updated whenever the file is transmitted to the one of the M recipients corresponding to the payer name.

28. The GUI as recited in claim 23, wherein the computer software is automatically updated from a single source accessible by all of the M recipients.

29. The GUI as recited in claim 23, wherein the computer software resides on a server computer accessible via the Internet.

30. The GUI as recited in claim 29, wherein the file is transmitted from the server to the selected one of the M recipients.

31. A graphical user interface (GUI) instantiated by computer software for generating a file transmittable to a selected one of M recipients from text data entered into selected ones of N fields in the GUI, wherein:

the selected ones of the N fields which accept text data are determined responsive to text entered into a first predetermined one of the N fields,

the format of the file is determined responsive to text entered in the first predetermined one of the N fields, and

N is an integer greater than 2.

32. The GUI as recited in claim 31, wherein the first portion of the selected ones of the N fields are automatically filled in when the text is entered into the first predetermined one of the N fields.

33. The GUI as recited in claim 31, wherein the selected ones of the N fields is further limited responsive to text entry into a second predetermined one of the N fields.

34. The GUI as recited in claim 33, wherein the first predetermined one of the N fields accepts a payer name, and wherein the second predetermined on of the N fields accepts a CPT code.

35. The GUI as recited in claim 31, wherein the computer software resides on a server computer accessible via the Internet.

36. The GUI as recited in claim 29, wherein the file is transmitted from the server to the selected one of the M recipients.

37. A coherent computer system providing interoperability between a plurality of independent computers, comprising:

a plurality of first computers, each of the first computers comprising a first storage medium storing computer readable instructions for permitting the respective first computer to:

generate a form including N fields;

receive textual data as field data in selected ones of the N fields;

assemble said field data into a first file; and

transmit the first file to a selected one of a plurality of second computers via a communications channel; and

the second computers, each of the second computers comprising a second storage medium storing computer readable instructions for permitting the respective second computer to:

receive said first file via the communications channel, and

display said field data on a screen of the respective second computer,

wherein:

the selected ones of the N fields which accept text data are determined responsive to text entered into a first predetermined one of the N fields,

the selected one of the respective second computers is selected responsive to the text entered into the first predetermined one of the N fields,

the computer readable instructions stored on the first computers are updated responsive to changes to the selected ones of the N fields generated by a respective one of the second computers, and

N is an integer greater than 2.

38. The coherent computer system as recited in claim 37, wherein the selected ones of the N fields is further limited responsive to text entry into a second predetermined one of the N fields.

39. The coherent computer system as recited in claim 38, wherein the first predetermined one of the N fields accepts a payer name, and wherein the second predetermined on of the N fields accepts a CPT code.

40. An electronic claim form instantiated by a Graphical User Interface (GUI) which permits each of a plurality of first users to complete and then electronically transmit N forms to N respective second users, wherein each of the N forms differs from the remaining N forms in terms of one of content and format.

41. A dynamic electronic form which permits each of a plurality of first users to independently determine the information content of its respective electronic form, and to freely change the information over time.

42. The dynamic electronic form as recited in claim 41, wherein the electronic form presented to each of a plurality of second users is constant, irrespective of changes to the information content dictated by a respective one of the first users.

43. A dynamic electronic form accessible via a computer which provides a first user with the ability to freely select a second user from a plurality of second users, and which assists the first user in determining, assembling, and transmitting information specifically required by the second user, wherein the dynamic electronic form maintains a constant appearance irrespective of changes to required information established by any of the second users.